



FHA INFO 2024-09

March 19, 2024

FHA Provides Implementation Guidance for Branch Registration Requirements

Today, the Federal Housing Administration (FHA) published [Mortgagee Letter \(ML\) 2024-04, Changes in Branch Office Registration Requirements](#). This ML provides lenders and mortgagees with guidance to implement the provisions of the final rule, *Changes in Branch Office Registration Requirements* [[Docket No. FR-6321-F-02](#)] published on February 2, 2024. This final rule eliminated the requirement for FHA lenders and mortgagees to register branch offices in order to conduct FHA Title I or Title II loan originations.

The provisions of this ML are effective immediately and apply to all lenders and mortgagees approved for FHA Title I and/or Title II programs.

Please note that the changes in the ML do not affect the recertification for those lenders and mortgagees whose fiscal year ended December 31, 2023. Recertification fees for these institutions will be calculated based on the number of registered branches as of the last business day of their fiscal year-end certification period.

These policy updates will be incorporated into a future version of [Single Family Housing Policy Handbook 4000.1](#).

Refer to the February 2, 2024 [rule](#) and accompanying FHA INFO [2024-01](#), and FHA INFO [2024-02](#), of February 15, 2024 for additional information.

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- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.

- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.
- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

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